

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In The Matter Of:	)	
	)	Case Number 14-46961-399
Richard Todd Vermillion	)	
	)	
Debtor,	)	Chapter 13
	)	
U.S. Bank National Association, as	)	
Trustee, on Behalf of the Holders of The	)	
Home Equity Asset Trust 2005-6 Home	)	<b><u>NOTICE OF BREACH</u></b>
Equity Pass-Through Certificates, Series	)	
2005-6, or its successors and assigns	)	
	)	
Movant,	)	

COMES NOW, U.S. Bank National Association, as Trustee, on Behalf of the Holders of The Home Equity Asset Trust 2005-6 Home Equity Pass-Through Certificates, Series 2005-6 and for its Notice of Breach and Intention to Proceed with Foreclosure states as follows:

1. In resolution of U.S. Bank National Association, as Trustee, on Behalf of the Holders of The Home Equity Asset Trust 2005-6 Home Equity Pass-Through Certificates, Series 2005-6's Motion for Relief from the Automatic Stay in regard to realty owned by the Debtor, an Order was entered on or about June 25, 2015.

2. Pursuant to the Order, Debtor agreed to make monthly post-petition payments as they became due under the terms of the Note and Deed of Trust beginning July 1, 2015.

3. It was further stipulated that in the event the Debtor failed to perform in making these payments, Movant was required to provide notice under the terms of the Order. Thereafter Movant would be entitled to an Order from the Court granting relief from the automatic stay in order to proceed with foreclosure and to pursue its remedies under state law in connection with the subject Deed of Trust and Note.

4. The Order filed in resolution of Movant's motion has been breached by the Debtor. As of this date, a delinquency in the amount of **\$6,007.57** exists under the terms of the Order. A breakdown of the delinquency is as follows:

2 payments @ \$1,493.57	\$2,987.14
1 payments @ \$1,551.86	\$1,551.86
3 stip payments @ \$667.06	\$2,001.18
Attorney Fees	\$50.00
Suspense Balance	(\$582.61)
<b>Total post petition delinquency</b>	<b>\$6,007.57</b>

Wherefore, pursuant to the Order, Movant hereby gives notice that in the event a valid defense is not set forth or funds tendered sufficient to cure the delinquency identified above along with all amounts that have come due under the terms of the Note and Deed of Trust and/or Order of the Court within fourteen (14) days of the date given below, Movant, or its successors and assigns will herewith be proceeding with foreclosure in order to pursue its remedies under state law in connection with the subject Deed of Trust and Note, and will request this Court issue an Order granting relief from the stay to Movant for such purposes.

Dated January 12, 2016

Respectfully Submitted,  
Millsap & Singer, LLC

/s/ William T. Holmes, II

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Attorneys for U.S. Bank National Association,  
as Trustee, on Behalf of the Holders of The

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on January 12, 2016, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

**Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Sean C. Paul

John V. LaBarge, Jr.

Office of the United States Trustee

**Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Richard Todd Vermillion  
255 Ranchmoor Trail  
Ballwin, MO 63011